

00/10/TT  
JC685 U.S. PTO

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

1300 I STREET, N.W.  
WASHINGTON, DC 20005-3315

202 • 408 • 4000  
FACSIMILE 202 • 408 • 4400

ATLANTA  
404•653•6400  
PALO ALTO  
650•849•6600

WRITER'S DIRECT DIAL NUMBER:  
202•408•4447  
MAYT@FINNEGAN.COM

TOKYO  
011•813•3431•6943  
BRUSSELS  
011•322•646•0353

JC932 U.S. PTO  
09/02/28  
11/01/00

November 1, 2000

ATTORNEY DOCKET NO. 05973.3037

**Box PATENT APPLICATION**  
**Assistant Commissioner for Patents**  
**Washington, DC 20231**

New U.S. Patent Application  
Title: SYSTEM AND METHOD FOR RESTRICTING  
OVER LIMIT ACCOUNTS  
Inventor: Evan L. BRYMAN

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 25 pages, including three independent claims and 25 claims total.
2. Drawings- three sheets of formal drawings (Figures 1-3).
3. Declaration and Power of Attorney.
4. Recordation Form Cover Sheet and Assignment to Capital One Financial Corporation.
5. A check for \$840.00 representing a \$710.00 filing fee, \$90.00 for additional claims, and \$40.00 for recording the Assignment.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,  
Garrett & Dunner, L.L.P.  
1300 I Street, N.W.  
Washington, D.C. 20005-3315

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Assistant Commissioner for Patents

November 1, 2000

Page 2

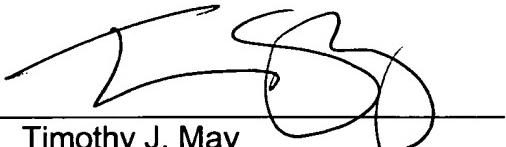
Please accord this application a serial number and filing date and record and return the Assignment to the undersigned.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By: \_\_\_\_\_

  
Timothy J. May  
Reg. No. 41,538

Dated: November 1, 2000

2001/11/20 10:50